

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
(Baltimore Division)

In re)	
)	
YOLANDA SHARIEF,)	Case No. 06-18246-NVA
)	(Chapter 13)
Debtor.)	

RESPONSE TO OBJECTION TO PROOF OF CLAIM FILED BY MD HOLDINGS LLC

MD Holdings, LLC (“Lender”), by its attorney, James C. Olson, responds to the Objection to Proof of Claim Filed by MD Holdings, LLC (the “Objection”) as follows:

1. Pursuant to Rule 3001(f) of the Federal Rules of Bankruptcy Procedure, Lender’s filing of its proof of claim is prima facie evidence of the validity and the amount of the claim.
2. The debtor’s carefully-worded Objection contains no statement by the debtor that the information in Lender’s proof of claim is incorrect.
3. If the debtor has, in fact, been making her mortgage payments on a regular basis, she should be able to so state and produce the cancelled checks and bank statements to demonstrate that payment.
4. The Objection’s complaint that Lender’s alleged failure to provide supporting documentation “deprives the debtor, trustee, and the Court the opportunity [to] scrutinize the veracity and legitimacy of the debt” is disingenuous, because the debtor knows whether she has been paying her mortgage regularly, yet refuses to provide that information to the Court.
5. Lender requests a hearing on the Objection, with sufficient time for Lender to take discovery of the debtor.

Dated: June 11, 2007

/s/ James C. Olson.

James C. Olson (07973)
10451 Mill Run Circle
Suite 400
Owings Mills, MD 21117
(410) 356-8852

Attorney for the Lender

CERTIFICATE OF SERVICE

I certify that on June 11, 2007, copies of the foregoing Response To Objection To Proof Of Claim Filed By MD Holdings LLC were served (a) electronically to all parties on the court's CM/ECF email service list for this case and (b) by first-class mail to:

Robert N. Grossbart, Esquire
Grossbart, Portney & Rosenberg, P.A.
One North Charles Street
Suite 1214
Baltimore, MD 21201

Ellen Cosby, Trustee
P.O. Box 20016
Baltimore, Maryland 21284-0016

/s/ James C. Olson .
James C. Olson